



Pay It Off 2023 Frequently Asked Questions (FAQ) Sheet

Note: To be eligible for Pay It Off, noncustodial parents must have debt that is permanently owed to the NYC Department of Social Services (NYC DSS). See FAQ #3 for more information.

1. Why did I get this flyer?

You received this flyer because at the time of the mailing you had at least \$1,000 in child support debt and at least \$500 of that debt is owed to the NYC government/Department of Social Services (DSS). NYC is making a time-limited offer to help you reduce the amount of child support debt that you owe.

2. How does this program work?

From June 1, 2023 through June 30, 2023 make a minimum payment of \$500 and sign and submit the Pay It Off agreement. The Office of Child Support Services (OCSS) will then match your payment by reducing your debt by the same amount (up to the amount you owe).

Here is an example:



EXAMPLE	Pay It Off payment made between June 1 and June 30, 2023	\$600
Plus (+)	Matched amount	\$600
Total (=)	Total applied to reduce child support debt	\$1,200

3. What do you mean by debt permanently owed to the NYC Department of Social Services (DSS)?

It is Child Support debt owed to DSS when a child is on Cash Assistance and the noncustodial parent falls behind on making the payments toward the court order.

4. How can I pay?

Whichever way you decide to pay, we cannot match a payment without having received a signed Pay It Off Agreement. A separate Agreement is required per case to receive a credit.

There are four ways to pay:

- 1) **In person** with a check, credit/debit card, or money order -
151 W. Broadway, 5th floor
New York, NY 10013
Monday – Friday, between 9 am and 5 pm (except holidays and weekends)

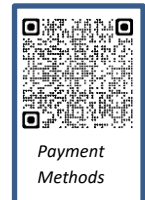
You can also visit one of our five OCSS Family Court office locations and make a credit/debit card payment: <https://on.nyc.gov/contactocss>.

- 2) **Online** using the NYC ACCESS HRA Child Support Mobile App: www.nyc.gov/childsupportmobile

- 3) **Mail** a check or money order to -
OCSS - Pay It Off
PO Box 830
Canal Street Station
New York, NY 10013

- 4) **Call** 929-252-5201 to make a credit card payment over the phone

- Payments must be received no later than June 30, 2023 to receive the credit. Learn more about how to make a payment at on.nyc.gov/paymentmethods.
- Payments should accompany the agreement. When submitting the agreement separately, indicate when and how the payment will be submitted.
- For multiple cases, submit a separate payment per case and a separate agreement.
- Make checks payable to the “NYS Child Support Processing Center”.
- Include your child support case I.D. and indicate “Pay It Off” on your payment.



NOTE: Payments collected through a garnishment (such as Unemployment Insurance and paycheck garnishment/income withholding order (IWO)), seizure, or tax intercept will not be matched.

5. Why don't I qualify for the program if I only owe debt to the custodial parent and not to DSS?

OCSS only has the authority to administratively reduce debt that is owed to the government/DSS.

To participate in Pay It Off, you must have a minimum of \$500 in child support debt permanently assigned to the NYC DSS. You will receive the full match, if you owe at least \$1,000 because if you only owe \$500 and pay the full \$500 there is no match. If you only have debts owed to the custodial parent, you cannot participate.

Participation in a mediation program may spur conversation with the custodial parent to consider reducing debt owed to them. Refer to the Mediation Services flyer on our website:

bit.ly/MediationBrochure.

6. What if I can't pay a minimum of \$500?

This particular program requires that you pay a minimum of \$500 toward arrears to take advantage of the time limited offer.

However, making any payment toward your child support debt would benefit you in other ways. You may be able to avoid other enforcement actions where applicable. You can also sign up for our Arrears Credit Program, which requires that you pay your court ordered monthly child support obligation for a year and at the end you receive a \$5,000 debt reduction. You can find out more about this program by reading FAQ #7 and #8 below.

7. What is the Arrears Credit Program?

The Arrears Credit Program allows you to qualify for up to \$5,000 debt reduction toward permanently-assigned DSS arrears after consistently paying your court ordered obligation amount in full for one whole, entire year beginning on the day that you sign the Arrears Credit Program agreement. You may qualify for up to 3 years and reduce debt up to \$15,000 in total.

If you enroll in the Arrears Credit Program at the same time you participate in Pay It Off, and are found eligible, you qualify for an additional reduction of up to \$2,500 in debt owed to the NYC government/DSS.

Here is an example:



EXAMPLE	Payment(s) made between June 1 and June 30, 2023	\$500
		<hr/>
Plus (+)	Matched amount	\$500
Plus (+)	Signed Arrears Cap Agreement	\$2,500
Total (=)	Total applied to reduce child support debt	\$3,500
Plus (+)	<i>In June 2024 if all child support payments were made</i>	<i>\$5,000</i>
Plus (+)	<i>In June 2025 if all child support payments were made</i>	<i>\$5,000</i>
Plus (+)	<i>In June 2026 if all child support payments were made</i>	<i>\$5,000</i>
Total (=)	Total applied to reduce DSS debt	\$18,500

For noncustodial parents with multiple accounts, additional credits may be applied to each individual account as appropriate.

8. Does this mean that I get an additional \$2,500 reduced in arrears if I sign up for the Arrears Credit program when I sign up for Pay It Off?

Yes. The additional \$2500 debt reduction for signing an ACP agreement during Pay It Off happens right away. It takes a year's worth of consistent and full current child support payments to receive the \$5,000 credit that you qualify for through the Arrears Credit Program. That year begins on the day that you sign the Arrears Credit Program agreement. You may qualify for up to 3 years and earn a credit of up to \$15,000 in total. See example in FAQ #7 above.

9. Can I make more than one payment between June 1 and June 30, 2023? For example, if I pay \$1,000 in the 1st week of the program and in the second week of the program I can come up with another \$1,000, could I make two payments?

Yes, you can make more than one payment between June 1 and June 30, 2023 as long as the payments are received by June 30, 2023, all together they are more than \$500, and you sign and send an agreement per payment by the program end date.

10. How do I submit the Pay It Off Agreement and/or the Arrears Credit Program application?

To begin,

1. Download the Pay It Off Agreement at nyc.gov/payitoff. You may have received one by mail.
2. Complete and sign the agreement. A separate Agreement is required per case to receive a credit.
3. Submit it as follows:

By Email to dcse.cseweb@dfa.state.ny.us, be sure to include your case ID and "Pay It Off" in the email

By Mail to:

OCSS – Pay It Off
PO Box 830
Canal Street Station
New York, NY 10013

In person to:

151 W. Broadway, 4th floor
New York, NY 10013
Monday – Friday, between 8 am and 6 pm (except holidays and weekends)



You can download the Arrears Credit Program application at bit.ly/ArrearsCreditApp. Submit it as noted above along with the Pay It Off application.

11. What if I submit my payment(s) only and do not complete an agreement?

You will not qualify for the Pay It Off match without a signed agreement. You must complete, sign, and return the agreement before June 30, 2023. See FAQ #10.

12. How much do I owe in debt?

Contact OCSS to find out your account balance:

- **EMAIL** dcse.cseweb@dfa.state.ny.us . Please include your Child Support case number in your email inquiry.
- **REQUEST** a phone appointment with a Customer Service caseworker by emailing dcse.cseweb@dfa.state.ny.us. Please provide your name, Child Support case number, a description of your concern(s), phone number, and the best time to reach you. Enter “Requesting a Customer Service Appointment” in the subject line of your email.
- **CALL** 888-208-4485, the New York State Child Support Helpline.
- **MAIL** us at OCSS, PO Box 830, Canal Street Station, New York, NY 10013.
- **VISIT** 151 W. Broadway, 4th floor, New York, NY 10013 (Monday – Friday, between 8 am and 6 pm except holidays and weekends)

13. If I pay \$500, how much will be credited toward my debt?

That will depend on your specific case. For example, if you pay \$500, your debt could be reduced by as much as \$1,000, up to the amount that you owe. The example in FAQs #2 and #7 may be helpful.

14. Who gets the money if I owe debt to both DSS and the custodial parent?

The money will be distributed in accordance with federal distribution rules. To learn more about the details of your case, you can:

- **EMAIL** dcse.cseweb@dfa.state.ny.us. Please include your Child Support case number in your email inquiry. Someone will call you or respond to you by mail.
- **REQUEST** a phone appointment with a Customer Service caseworker by emailing dcse.cseweb@dfa.state.ny.us. Please provide your name, Child Support case number, a description of your concern(s), phone number, and the best time to reach you. Enter “Pay It Off Requesting a Customer Service Appointment” in the subject line of your email.
- **CALL** 888-208-4485, the New York State Child Support Helpline.
- **MAIL** us at “OCSS – Pay It Off, PO Box 830, Canal Street Station, New York, NY 10013”.
- **VISIT** 151 W. Broadway, 4th floor, New York, NY 10013 (Monday – Friday, between 8 am and 6 pm except holidays and weekends)

15. If I owe money to another state or another county, am I still eligible for the program?

No, the match for this program is limited to money owed to the NYC government/Department of Social Services (DSS).

16. Am I eligible to participate in the Pay It Off Program this year if I participated in previous years?

Yes.

17. What if I have a money judgment with interest payable to DSS?

If the money judgment principle owed to NYC DSS without interest is paid in full, then OCSS will also eliminate all the interest owed.

Do you have a medical or mental health condition or disability? Does this condition make it hard for you to understand this notice or to do what this notice is asking? Does this condition make it hard for you to get other services at HRA? **We can help you.** Call us at 718-557-1399. You can also ask for help when you visit an HRA office. You have a right to ask for this kind of help under the law.